

In re:
James Varghese
Debtor

Case No. 24-13497-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Apr 18, 2025

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 20, 2025:

Recip ID	Recipient Name and Address
db	+ James Varghese, 519 S Olds Blvd, Fairless Hills, PA 19030-3001

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 20, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 18, 2025 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely in its capacity as Indenture Trustee of CIM Trust 2021-R5 brian+ecf@briannicholas.com, mccallaecf@ecf.courtdrive.com
DANIELLE BOYLE-EBERSOLE	on behalf of Creditor Citigroup Mortgage Loan Trust 2024-RP3 dboyle-ebersole@hoflawgroup.com ckohn@hoflawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely in its capacity as Indenture Trustee of CIM Trust 2021-R5 bkgroupp@kmlawgroup.com
GEORGE R. TADROSS	on behalf of Debtor James Varghese gtadross@tadrosslaw.com r55386@notify.bestcase.com;robin@tadrosslaw.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
PAMELA ELCHERT THURMOND	

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on behalf of Creditor CITY OF PHILADELPHIA pamela.thurmond@phila.gov

ROBERT BRIAN SHEARER

on behalf of Creditor Towd Point Mortgage Trust 2017-FRE2 rshearer@raslg.com

ROBERT BRIAN SHEARER

on behalf of Creditor Towd Point Mortgage Trust 2019-1 rshearer@raslg.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: James Varghese

Debtor(s)

CHAPTER 13

U.S. Bank National Association, not in its individual
capacity but solely in its capacity as Indenture Trustee of
CIM Trust 2021-R5

Movant

NO. 24-13497 AMC

vs.

James Varghese

Debtor(s)

Mary James

Co-Debtor(s)

11 U.S.C. Sections 362 and 1301

Kenneth E. West

Trustee

ORDER

AND NOW, this day of , 2025 at Philadelphia, upon failure of Debtor(s) and the
Trustee to file and Answer or otherwise plead, it is:

ORDERED THAT: The Motion for Relief from the Automatic Stay of all proceedings is granted and
the Automatic Stay of all proceeding, as provided under Section 362 of the Bankruptcy Abuse and Consumer
Protection Act of 2005 (The Code), 11 U.S.C. Section 362, and the Co-Debtor Stay provided under 11 U.S.C.
Section 1301, is modified with respect to the subject premises located at 907 Carver Street, Philadelphia, PA
19124 ("Property), so as to allow Movant, its successors or assignees, to proceed with its rights and remedies
under the terms of the subject Mortgage and pursue its in rem State Court remedies including, but not limited
to, taking the Property to Sheriff's Sale, in addition to potentially pursuing other loss mitigation alternatives
including, but not limited to, a loan modification, short sale or deed-in-lieu of foreclosure. Additionally, any
purchaser of the Property at Sheriff's Sale (or purchaser's assignee) may take any legal action for enforcement
of its right to possession of the Property.

Date: April 18, 2025



United States Bankruptcy Judge.